

Mobile Payments Update

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Feature Articles

Ideatics pitches new m-banking system

Ideatics is a Dutch technology and consultancy company that specialises in RFID in supply chain, public domain and other areas. The company is also looking at RFID applications such as loyalty cards, vouchers, check-in, smart city, etc. The company holds a patent for linking real world objects with a website and is now also pitching mobile banking and payment applications, Peter Philippens from Ideatics told Telecompaper in an interview.

The company is a successor of BoatFocus, which is the original patent holder. The patent, which is quite broad, describes a system to link an object to a location on the internet. The company originally focussed on tracking and tracing boats but investors in the company believed the system could be more widely used and founded Ideatics. Initially, the focus was not on Near Field Communications (NFC) technology (the patent is technology agnostic), but this now seems the most likely technology to apply the system, Philippens said.

Ideatics has begun focussing their system on mobile banking and mobile payments and has been in talks with several Dutch banks. As opposed to many m-banking ideas, Ideatics envisions a service that would keep

the bank card in use and not replace it with a mobile application but supplement it. In this case the card would be equipped with an NFC tag that can be scanned by an NFC-enabled phone. Philippens believes that getting rid of the bank card completely to do all banking through a mobile handset is too big a step for consumers. Another advantage of this system, is that the classic chicken/egg problem (merchants are slow to upgrade their POS devices to NFC enabled devices while consumers are slow to take up NFC payments as few merchants offer the service) would be bridged through this solution.

The service would allow customers to scan their bank card with their phone. The scanning would prompt an action, namely launching the unique URL that is connected to that tag. For increased security, the service makes use of a so-called 'hardware ID' which restricts access to the mobile banking application to one particular handset. A connection is then established using a two-factor SSL authentication. The service could also use a PIN to secure large transactions. One of the advantages of the system is that banks can establish a one-on-one marketing relationship with their customers, Ideatics says. Furthermore, this system completely bypasses any issues with the secure element.

Ideatics calls its system 'microcasting', as it allows companies to 'cast' information to individual handsets and conduct one-on-one marketing. The 'microcasting' system not only allows mobile banking applications. Other ideas the company has pitched include ticketing, vouchers, loyalty cards, or health insurance cards to provide additional information. Industrial applications include verifying the authenticity of products (medications for example). The concept (attaching an NFC tag to an object that links to virtual identity on a server) pretty much allows people with an NFC-enabled phone to "read" the world around them and this opens up interesting avenues for a great range of services.

Although Ideatics is quite enthusiastic about the possibilities of its system, there are no deployments as yet. The company has been in talks with a number of parties and the company hopes to conduct trials in 2009. Like most players that use NFC technology, Ideatics is also waiting for a larger range of mobile handsets that come with an NFC chip.

Tyfone turns almost any phone into an NFC wallet

Tyfone is US-based mobile services infrastructure solution provider with operations in India and Taiwan. The company was founded in 2004 and has recently launched an interesting NFC product that allows banks to launch contactless services on any phone that accepts SD memory cards, thereby bypassing mobile operators and getting around the lack of NFC-enabled phones, Prabhakar Tadepalli, Tyfone managing director for APAC, told Telecompaper in an interview.

Tyfone considers itself part of the financial service industry and believes that mobility is an extra channel for financial institutes. Following that, mobile applications need to cut across the entire customer base, and not be limited to users of particular technology, operators or handsets. Financial institutions have multiple products and multiple customer segments, and a mobile channel or application needs to serve all of these, Tadepalli says. However, the company also provides its platform to mobile operators seeking to add extra functionality. Tyfone's platform is issuer centric, whoever the issuer is.

Tadepalli is certainly convinced that consumers want mobile payments and banking services. However, banks and mobile operators have a hard time working together as they are too different, Tadepalli says, citing stories from the financial services institutes the company works with. Experience further tells him that in countries that have many different operators, it is most likely that m-payments initiatives will be financial institution-led. However, in countries with a dominant operator that serves more than 50 percent of the market, this operator could lead the roll-out of mobile payments offering its services to multiple banks.

Tyfone expects to see growth in the second half of next year. People now, in the middle of this year, recognise that m-payments and m-banking services are really going to happen and many financial institutes are scheduling launches in late next year. The company currently has deployments with three banks that will go live later this year, Tadepalli said.

Recently the company launched a mobile contactless payment system that allows financial institutions to introduce NFC-based mobile payments without needing to collaborate with a mobile operator. The system uses a memory card, SD or microSD, with integrated miniature antenna and contactless, smartcard/NFC controller. The memory card can be used for ISO14443/Mifare-compliant contactless payments in closed-loop implementations (transportation systems, for example) and open-loop implementations such as MasterCard's PayPass or Visa's payWave. There has already been great interest from the market, Tadepalli says, from both mobile operators that see a way to get around the lack of NFC-enabled handsets and from financial institutions. Tyfone is currently running an internal trial in Singapore for the system, and there are trials underway in China and Taiwan. Further launches are expected shortly, Tadepalli said without disclosing further details.

When asked about the future of m-banking, Tadepalli explained that he expects it will become very interesting and that uptake is a matter of time. He does not agree with some analysts that claim that many consumers are not all that interested in banking on the go. And although he does recognise that banking via a mobile phone is a lesser user experience than via internet, with the increasing functionality of new devices and the larger screen sizes of the new models, he thinks this will become less of an issue shortly. Tadepalli also recognises that speed of the service is an important factor but the advances in 3G will also take care of this hurdle.

For the future of mobile payments services, Tadepalli anticipates that it will not so much completely replace the wallet but augment it. It may become a cash replacement in the short term. However, Tadepalli expressed concern with possibility of many competing m-payments services on the same device. It could be that a consumer has multiple mobile credit cards and stored value wallets on one device, and these may not all play nice with each other. It is to be expected that companies will soon start vying for customers with competition heating up between the large credit card schemes and independent mobile wallet providers. Tadepalli believes that the large companies will win the battle in the end as they have a global presence and it will be easier for them to comply with regulations.



Mobility, usage situations and ease of use drive adoption of mobile ticketing

Mobility and usage situations play a very significant role in the adoption of the mobile ticketing service, according to research published in the journal *Personal and Ubiquitous Computing*.

The study reveals that people are willing and able to use even complex mobile services if these allow them to solve immediate contextual problems such as lack of cash, unexpected need to use public transportation, expiration of a periodic travel card, and being in a hurry. These contextual factors and the mobility factor represent the mobile dimension of the service and define a competitive advantage of mobile ticketing service compared with other service options. The study suggests that mobility has a stronger effect on adoption decision than the usefulness factor, which leads to the conclusion that mobile services enhance the general usefulness of mobile technology.

A study on the use of a mobile ticketing service in Helsinki suggests that factors such as the ease of use and the advantages the method has over other methods had a significant effect on the adoption of the mobile ticketing service.. The strongest predictors for trialists' intentions for future use of the method were previous experience on mobile ticketing services and compatibility of the mobile ticketing service with a person's use of public transportation and use of mobile phones. Also, scientific research suggests that compatibility of innovations with consumers' current way of living enhances adoption. The survey on the Helsinki service also shows that consumers who perceive mobile payments as compatible with the way

they use both public transportation and mobile phones are most likely to adopt the mobile ticketing service. Social influence such as people's recommendations also influenced the adoption of the service, whereas attitude towards technology and risk friendliness had positive association with adoption decision. The service's cost was could be a determining factor of mobile ticketing adoption. In this trial, a person using the mobile ticketing system pays less than one that buys a paper ticket.

Researchers suggest that developers should seek usage situations, where other means of payment are less feasible. Ease of use, compatibility, reliability, and possibly also social esteem or attention are factors that may lead to a wider consumer acceptance of the mobile ticketing system, the study concludes. The survey was sent to 1,000 Helsinki citizens by post with a result of 362 accepted answers.

Another survey of mobile phone users called 'The perceptions towards mobile services: an empirical analysis of the role of use facilitators' published by publication *Personal and Ubiquitous Computing* concludes that the adoption of new mobile services will increase as people become more skilled with mobile technology and more used to utilising it. Also, considering that the user's first impression seems to be the last one and that the tolerance of service imperfections seems to decrease with the familiarity of the device, researchers conclude that it is essential that services introduced to general public must be intuitive. However, the familiarity of the device used and user's technology skills, impact user's perceptions of performance expectancy (usefulness) of the services, effort expectancy (ease of use), social influence, attitude towards the services and the intention to use the services again. Skilled users considered the system more useful and easier to use and were the most influenced by hearing about the system in the media and by the recommendations of others.

The Helsinki city Public Transport has launched an SMS based system for selling public transportation tickets in 2001, first in trams and underground, and lately in local trains, ferries, and certain buses. In 2004 almost 1.9 million mobile tickets were sold and, at present, over 17 percent of all adult single tickets are purchased through the mobile channel. The tickets can be bought by sending a four character SMS to a premium service number. As a return message, the customer receives a single SMS ticket, which is valid for one hour on trams, subway, local trains, and certain ferries and buses. The

ticket costs EUR 1.90 and is priced lower than a single ticket bought in the vehicle and paid in cash. The tickets are billed through mobile phone operators' billing systems. A similar SMS service is offered by Austrian railway operator OBB in cooperation with Paybox, Austria, Mobilkom Austria and One. The OBB mobile ticket can be purchased via SMS or through the Vodafone live! Portal.

Other developed mobile ticket services and trials currently running are based on near field communication (NFC) technology. Some of these include the NFC project Paris Metro, the RMV mobile ticketing trial for public transport in Frankfurt am Main in Germany, the Touch&Travel pilot launched by railway operator Deutsche Bahn and Vodafone Germany and EZ FeliCa and East Japan Railway's 'Mobile Suica' in Japan.

Concluding we can state that the chance of mobile ticketing adoption depends on two factors: the usage situation and the intended users' attitude towards innovations and mobile technology and the user's familiarity with that. These researches also show that specific usage situations (or contexts) are more suitable for mobile ticketing than other.

Mobile remittance companies venture into large Philippine market

The World Bank estimates there are several hundred thousand Filipinos residing in Malaysia and the total transaction value of money transfers from Philippines to Malaysia sits approximately at USD 1.2 billion per annum. The Philippines is considered having the third largest money remittance market in the world, following India and Mexico. As a result, more and more companies are attracted into this market.

Malaysia

Malaysian telecommunications operator Maxis Communications Berhad and Philippines operator Globe Telecom launched last year what the two companies called the world's first international mobile to mobile remittance service. Mobile to mobile money transfer so far was limited by national boundaries and regulations, but Maxis and Globe overcame these issues and raised international attention for this service.

With the SMS-based M-Money service, Maxis users can transfer money to any Globe GCash subscribers in the Philippines with a flat fee rate of EUR 1.02 for each remittance

transaction plus a EUR 0.03 SMS fee per transaction, compared to alternative international remittance services provided by banks and licensed remittance providers that charge a service fee that varies between EUR 2 to 4 per transaction to the Philippines. Maxis is authorised to offer mobile international remittance service in Malaysia through its M-money service, after having acquired approval from Central Bank of Malaysia Bank Negara.

After the transaction is made, the recipients instantly receive the remittance value in their GCash account. Maxis customers are allowed to send up to EUR 102 per transaction to friends and family in the Philippines using their mobile phones. Customers can request to remit M-money in MYR value to Globe's GCash customers in the Philippines, which will be converted into PHP on the fly and immediately deposited into the recipients' GCash wallet. GCash customers can cash out the money at any of the 6,000 Globe partner outlets in the Philippines. Globe subscribers also have the easy option of transferring the money via SMS to other friends and family in the Philippines or to pay bills directly such as electricity, school fees and etc. Every M-money transfer is protected by a customer specified six digit PIN. Customers' M-money account is not stored on their mobile phones, but in a central database. If the customer loses his mobile phone he can call Maxis Customer Services to block his account and reset his PIN. However in the mean time, the customer runs a certain risk

After the successful trial with Globe, Maxis also launched a service to allow its subscribers to remit money through its M-Money service to any user registered with the following Indonesian banks: Bank Mandiri, Bank Danamon, Bank Rakyat Indonesia, Bank Central Asia Indonesia and Bank Negara Indonesia.

Maxis' Mobile International Remittance Service is an extension of the domestic remittance and payment service launched three weeks ago to enable customers in Malaysia to transfer money and pay for purchases anytime, from anywhere in Malaysia, using their mobile phone.

Saudi Arabia

Along Filipinos living in Malaysia, Filipinos working in Saudi-Arabia are also able to send funds home through another SMS-based international money remittance service. Philippine operator Smart Communications has partnered with Saudi Arabia's National

Commercial Bank (NCB) to jointly launch an international remittance service utilising the formers' Smart Money platform. Saudi Arabia-based Filipinos are able to send funds directly to their beneficiary's Smart Money account through NCB's Quick Pay Remittance Service channels such as phone banking, over-the-counter transactions at NCB branches and fund transfers via the bank's ATMs.

Hawaii, US

Hawaii-based Filipinos can also send money home via an SMS-based remittance service. At the end of July, Philippines' Globe Telecom said it will launch another international money SMS-based remittance service together with its subsidiary G-Xchange and Western Union to allow Filipinos in Hawaii to send money back to the Philippines using the GCash service. Customers in Hawaii can send a remittance through Western Union offices in Hawaii and recipients in the Philippines will receive an SMS that they can cash the remittance through Globe offices or GCash agents. Earlier this year, Globe and Western Union entered into the partnership. Globe says it has about 1.5 million users for its mobile payments service. This service differs from the Malaysian – Filipino service in that only the recipient needs a mobile telephone; it is therefore not a mobile to mobile remittance service, but a cash-to-mobile remittance service.

News In Brief

Europe

Mobility, contextual factors drive adoption of m-ticketing

Finland - Mobility and contextual elements play a very significant role in the adoption of the SMS-based mobile ticketing service in Helsinki, according to a survey conducted by Personal and Ubiquitous Computing. The study reveals that people are willing and able to use even complex mobile services if these allow them to solve immediate contextual problems such as lack of cash, unexpected need to use public transportation, expiration of a periodic travel card, and being in a hurry. These contextual factors and the mobility factor represent the mobile dimension of the service and define the competitive advantage of mobile ticketing service compared with other service options. The study suggest that mobility seems to have a stronger effect on

adoption decision than the usefulness factor, which leads to the conclusion that mobile services have unique benefits that are different from the general usefulness of technology. The study shows that factors such as the ease of use and the usefulness also had a significant effect on the adoption of the mobile ticketing service in Helsinki. The strongest predictors for use intention were previous experience on mobile ticketing service and compatibility of the mobile ticketing service with a person's use of public transportation, use of mobile phones, and general habits. Also, the survey shows that consumers who perceive mobile payments as compatible with the way they use both public transportation and mobile phones are most likely to adopt the mobile ticketing service. Social influence such as people's recommendations also influenced the adoption of the service, whereas attitude towards technology, trust, and risk had positive association with adoption decision. The service's cost was not a determining factor of mobile ticketing adoption. Ease of use, compatibility, reliability, and possibly also social esteem or attention are factors that may lead to a wider consumer acceptance of the mobile ticketing system, the study concludes. The survey was sent to 1,000 Helsinki citizens by post with a result of 362 accepted answers. The Helsinki city Public Transport has launched an SMS based system for selling public transportation tickets in 2001, first in trams and underground, and lately in local trains, ferries, and certain buses. In 2004 almost 1.9 million mobile tickets were sold and, at present, over 17 percent of all adult single tickets are purchased through the mobile channel.

Veolia Transport ready to go with NFC launch in Bordeaux

France - French transit operator Veolia Transport reveals it is 'ready to go' for the Bordeaux commercial launch of transport-based mobile ticketing with NFC-based phones, according to Cards&Payments. The company, which provides bus and tram service in Bordeaux under contract with the local transit authority, is scheduled to participate in the commercial launch of mobile operator Orange technology in Bordeaux, France. The project was originally programmed to begin in Q1, but it was delayed at least until Q1 2009. Along Veolia Transport, participating in the project are LaSer, the credit loyalty card division of retail Groupe Galeries Lafayette and media firm Clear Channel, which owns outdoor advertising in the city. Company advisor Dominique Descolas told the Card&Payments

publication that in France everything is in place except the availability of NFC-enabled mobile-phones. French mobile operators and such service providers as banks and transit operators are also discussing the business case for rolling out NFC. Veolia would like to see France's two other major mobile-network operators, SFR and Bouygues Telecom, join the Bordeaux project. Until then, Orange will launch the program as the sole mobile operator. The NFC project in Bordeaux was postponed due to problems with integrating contactless readers and terminals into the point-of-sale system of at least one large chain participating in the launch. Also, the Bordeaux-area transit authority is rebidding its contract for transit services. Although Veolia expects to have its contract renewed, the decision is pending. Veolia Transport has already participated in two NFC trials in France, near Nice in 2006 and Marseilles in 2007.

Pegasus launches Payez Mobile promotion

France - The Pegasus group, comprising seven major banks and four mobile operators in France, now offers two tickets to a movie to each Payez Mobile tester which makes at least five contactless mobile payments at three different merchants between 15 September and 15 November. The tickets will be offered by each client's bank. The Pegasus group rolled out the Payez Mobile mobile contactless payments program in 2007 with 1,000 individual users and 200 merchants in Caen and Strasbourg. Five of the group's seven banks, namely BNP Paribas, Credit Agricole-LCL, Credit Mutuel-CIC, Caisse d'Epargne and La Banque Postale, use Gemalto's Allynis services, which support the deployment and management of contactless mobile payment, regardless of the network used by the client.

Telecom Italia, MasterCard team up for mobile payments

Italy - Telecom Italia and MasterCard have signed a collaboration agreement for the development of mobile payment services. The agreement aims to provide micropayment operations via mobile phones and related services for banks and credit providers. These include SIM-based and NFC technology for services such as prepaid top-ups, money transfers and bill payments, using the MasterCard PayPass system.

ING to launch NFC mobile payments trial in Romania

Romania - ING Romania will launch a 6-month near field communication (NFC)

mobile payments pilot program in November. The mobile payments trial will focus on consumer and merchant experience and will include a maximum of 500 consumers equipped with Nokia 6212 NFC-enabled handset. The participant merchants are Burger King, press distribution company inmedio, Hollywood Multiplex and the Remedio drugstores chain. On top of the mobile payments service, participants as well as merchants will benefit from marketing services provided through smart posters that rely on NFC. ING reveals that the current infrastructure in Romania meets requirements for contactless payments. Also, mobile technology combined with a payments product is very interesting for young Romanians. The mobile penetration in Romania is over 100 percent and the mobile telephony market is dominated by only 2 operators.

Everton launches mobile ticketing service

United Kingdom - Premier League football club Everton has launched a mobile ticketing service called Txt2Ticket. The new facility gives supporters the opportunity to purchase home match tickets direct from their mobile phone 24/7. In operation for the Newcastle game and all subsequent home matches, the service is launched following a successful trial period. The Everton Txt2Ticket service is simple to use. First supporters need to register at evertonfc.com/txt2ticket, then two SMS messages will be sent and supporters can enter Everton's stadium Goodison Park in Liverpool using their mobile phone as ticket. All fans who sign up to the service will also automatically receive a link to download free EvertonMobile wallpaper. The SMSs are charged at standard rate and the free wallpaper is subject to availability and available until 30 November. Everton Football Club reserves the right to withdraw this promotion at any time.

UK mobile payments provider Aconite appoints directors

United Kingdom - UK provider of mobile banking and mobile payments applications Aconite has appointed Michael Jackson, executive chairman of Elderstreet Investments, and Jim Runcie, EMEA Regional vice president of the Datacard Group, as new board directors. The announcement follows recent developments at Aconite with the acquisition of the Affina Enterprise Platform software from the Datacard Group and the completion of a multi-million dollar investment round.

Vodafone UK trials messaging service for Facebook users

United Kingdom - Vodafone UK is trialling a service that enables all UK mobile users to send SMSs from their Facebook profile to friends. The pilot service will be extended later this month to also include picture messages. Vodafone Connect to Friends lets Facebook users send texts and picture messages without having to switch from PC to mobile simply by installing the 'Vodafone Connect to Friends' application to their Facebook profile. The application allows users to send messages not only to their online Facebook friends but also to non-Facebook users and groups. Vodafone Connect to Friends can be used by anyone regardless of their choice of UK mobile operator. Once people subscribe, Vodafone provides 25 free text credits to get customers started. Further messaging credits can be bought securely via the online payment system Pay4it. The cost of sending texts and picture messages via Vodafone Connect To Friends is set at GBP 0.10 per text and GBP 0.30 per picture message for the duration of the pilot. The service has been created in conjunction with the Value Creation Centre, a Vodafone joint innovation initiative with IBM, and the Vodafone Internet Services division at Vodafone UK.

Mobiqa rolls out m-ticketing in Eastern European cinemas

Europe - Eastern European cinema chain Cinamon Cinemas has teamed up with mobile ticketing services provider Mobiqa to roll out a mobile phone ticketing service at multiplexes in Latvia, Lithuania and Estonia. Cinamon Cinemas customers can now buy tickets on the company's website and opt for mobile ticket delivery. A cinema ticket is then generated and delivered directly to the customer's mobile phone in the form of a SMS. Cinamon's mobi-ticket contains a unique 2D barcode as well as information about when the film starts, the customer's seats and what screen the film will be shown on. The barcoded message is then scanned at entrance.

Asia

NETS, SingTel and UOB launch NFC pilot in Singapore

Singapore - Mobile operator SingTel, Network for Electronic Transfers Singapore (NETS) and United Overseas Bank (UOB) have launched an NFC mobile phone payment trial in Singapore. The companies

utilise technologies provided by US company ViVOtech, including NFC mobile payment wallet, Over-the-Air (OTA) payment, coupon delivery and redemption. The trial introduces a Stored Value Purse on NFC mobile phones and OTA servers to enable downloading and top-up of stored value accounts on the NFC phones. SingTel users can download a SingTel wallet application that will allow them to store and top up value on the mNETS payment application in their phones at any time. Users are able to make payments using NETS FlashPay by flashing their SingTel mobile phones at more than 500 participating merchants in Singapore, each one equipped with ViVOPay 5000 NETS FlashPay contactless terminals. Topping up of the mNETS card is performed over the air anytime and anywhere from the phone after registration of a SingTel-UOB credit card. The SingTel wall also comes equipped with an electronic coupon application that provides SingTel customers discounts and other incentives and freebies. The service allows users to open a coupon on their NFC-enabled phones and flash it to a NETS FlashPay reader for automatic redemption.

Vertical Payment deploys Inside's cashless payment tech

Thailand - Vertical Payment Solutions has deployed contactless payment and NFC technology provider Inside Contactless' contactless payment technology to implement the Campus cashless payment system at the International School of Bangkok (ISB) in Thailand. Vertical Payment has integrated the Campus cashless payment application into the identity cards carried by students and staff by combining Inside's PicoPass contactless memory card technology, Accesso desktop USB contactless reader, M210-2G contactless coupler and Hand'IT-2G Compact Flash contactless reader. The Campus smart card is based on Inside's PicoPass contactless memory technology and stores the cardholder's personal information and provides access to a cash value that can be topped up using payment gateways integrated into the Campus online web page or from cash acceptors build into the Campus kiosk. The Campus payment arrangement allows schools to participate in the programme at very little setup cost and once the system is operational it is self-funding. Using the Campus system, ISB expects to become a completely cashless school by October. The cashless payment system allows students and staff to tap the PicoPass smart card to buy food at the canteen, purchase uniforms and stationary, pay for excursions, make photocopies, print

documents and purchase items online or from campus kiosks. Parents can top up accounts, set daily spending limits and monitor student activity such as tracking attendance or banning certain food items to promote healthy eating or protect from allergies.

North America

Ticketmaster, RIM bring mobile ticket service to BlackBerry

Canada - Research In Motion and Ticketmaster have inked an agreement and RIM's BlackBerry smartphones have been exclusively designated as the 'Official Smartphone of Ticketmaster'. BlackBerry smartphone users will be able to browse, search and purchase tickets to live entertainment. Ticketmaster and RIM are developing an exclusive software application that allows BlackBerry users to browse and purchase tickets to shows, games and exhibits available on Ticketmaster.com, TicketsNow.com and GetmeIn.com. Additionally, the agreement supports the digital-to-real media service as BlackBerry smartphone users will be able to browse music, then sample cuts and purchase tickets to live entertainment events. BlackBerry smartphone users will also receive e-mail alerts with news and information about upcoming music, family and sporting events. BlackBerry Wallet users will be able to access credit card and reward card information when purchasing tickets through Ticketmaster on BlackBerry smartphones. The RIM-Ticketmaster agreement is exclusive to the United States, Canada and the United Kingdom. No other terms or conditions of the RIM-Ticketmaster agreement were disclosed.

VeriFone, Sprint launch info, payments service on NY taxis

United States - Electronic payment services provider VeriFone's US-based taxi business, VeriFone Transportation Systems (VTS) has teamed up with mobile operator Sprint to launch a wireless payment and information service for New York City taxis. As part of the partnership, over 6,600 NYC taxis have been equipped with a real-time integrated payment and information system, powered by Sprint Mobile Broadband and Sprint Data Link, enabling secure credit card transactions. NY taxi users can pay by credit card, as well as access GPS-based location and mapping, weather updates, national and New York City entertainment and city news. The system comprises a Passenger

Information Monitor with a 10.4-inch touch screen, designed to enable passengers to review the fare, add a tip and pay by swiping a credit card through a reader or using tap-and-go contactless payment. The system also features programming from several providers, including WABC-TV's local news, AccuWeather, Reuters Business News, celebrity news site People.com, Disney Broadway, Zagat Survey and PMbuzz.com. Additionally, it integrates a GPS component that helps passengers recover items accidentally left in cabs. Sprint's business services partner Direct Communication Solutions worked with VTS and Sprint to alter the Mobile Broadband connection card to fit and operate with custom software in the modified touch screen monitor. DCS currently manages the connection card inventory, handles card modifications and software updates, and assists VTS and Sprint with installation and activation in taxis. Sprint and VTS plan to extend their joint service to taxis in Philadelphia, Chicago and Las Vegas.

Three quarters of US consumers are interested in m-banking

United States - 75 percent of US consumers would consider using mobile banking services if offered compared with 49 percent in March 2006, according to a survey conducted by US provider of technology services to the financial world Fiserv. Heavy mobile phone users, as well as younger consumers, are the most keen to try mobile banking services that offer instant access to account balance information. 83 percent of the age group 21-34 indicate they would consider using mobile banking services if available, compared to 75 percent among respondents as a whole. The most popular mobile banking activities among younger consumers include checking balances, locating an ATM or branch, and receiving and paying household bills. 23 percent of respondents say they currently use their mobile phone or other mobile device to conduct mobile financial activities such as checking account and credit card balances or contacting customer care at a financial institution. This percentage represents an increase of the adoption of mobile banking and payment services compared to results of the survey conducted in 2006, when the use of a mobile phone for financial activities was non-existent. Mobile banking security issues continues to most cited reason why 72 percent of survey respondents have not yet adopted the service. However, 82 percent of consumers say they would sign up with their financial institution for mobile security text messages that would alert them of password changes and other access changes, while 79

percent would sign up for account balance alerts. Cost was the second-most cited concern (48 percent) about mobile banking services.

Fiserv launches Mobile Money m-banking, payments service

United States - US provider of information technology services to the financial industry Fiserv has launched Fiserv Mobile Money mobile banking and payments service, powered by technology from New Zealand-based Mobile Commerce (M-Com). The service enables organisations to reach consumers via all three mobile access modes, namely short messaging service (SMS), wireless application protocol (WAP) and downloaded mobile applications. Fiserv Mobile Money offers online and offline enrolment capabilities and integrates with core banking, online banking and electronic payments systems. Fiserv's scalable mobile banking and payments application is designed to leverage a financial institution's or biller's existing online security infrastructure, including existing credential management capabilities. In addition, Fiserv Mobile Money offers consolidated customer care and reporting across both the online and mobile channels. The new application builds upon to the existing Fiserv mobile banking options already in the market. Consumers can enrol via a mobile device, at a branch, ATM or customer contact centre, as well as via the online channel. Fiserv will also support certain marketing campaigns and research aimed at driving adoption and usage within this emerging channel.

ECom picks Metavante as m-banking, payments provider

United States - Corporate network eCom has chosen European banking and payments processor Metavante as its provider of mobile banking and payments services and will resell Metavante's mobile financial services, powered by Monitise Americas. eCom, a majority-owned subsidiary of US Central, currently provides electronic financial services to the Corporate Credit Union Network, which serves US's over 8,400 consumer credit unions. Under the terms of the contract, eCom will offer Metavante's mobile financial services to U.S. Central's network of corporate credit unions. Initially, the mobile features which Metavante delivers using the secure Monitise application will include registration from the mobile phone and credit union web sites, the ability to obtain account balances, bill payment and funds transfers between accounts. Additionally, these services integrate into

eCom's current line of MemberPay products. The companies plan to add further services, including access to mini-statements showing account activity, SMS informing customers of account balances and changes, and the option of making faster than normal expedited payments.

Mocapay, STS partner on m-payments, marketing program

United States - Smart Transaction Systems (STS) has selected US-based mobile payment and marketing company Mocapay's mobile marketing and payment platform to mobilize its card-based payment systems. Mocapay's mobile marketing and payment platform is designed to enable realtime mobile payments, promotions and loyalty at the point of sale. Mocapay and STS plan to roll out a pilot this year, selecting from STS's 4,500 retail clients. Mocapay enables issuers to enable consumers to make transactions at points of sale via mobile devices, using SMS, WAP, downloadable APP and transmission via NFC. STS plans to use Mocapay's platform, to provide existing gift card holders with mobile access to their gift card funds, transactions, loyalty points, as well as targeted promotions from their favourite retailers.

Strix, DPT partner in mobile parking meter service

United States - Wireless mesh networking specialist Strix Systems has entered into a partnership with parking services provider Digital Payment Technologies to offer mobile network services for parking operations. Strix Systems certified DPT's Luke on-street and Shelby off-street parking pay stations will connect to Strix Access/One Wireless Mesh Networks. The interoperability of the technologies makes cost effective parking systems possible and supports real-time credit card transaction processing, resource monitoring and alarms, pay-by-mobile phone integration, real-time reporting, remote rate and pay station configuration capabilities. Strix Access/One Outdoor Wireless System supports DPT's systems and the flexibility of Strix OWS enables additional radios for increasing user densities and radio partitioning for applications such as public internet, public safety and devices including DPT's Luke and Shelby pay stations. The first deployment of the DPT and Strix integration is currently taking place in Brookline, where two Luke parking pay stations are being deployed, as part of a pilot project, and are connected to Brookline's pre-existing Strix Wireless Mesh Network. This project represents a municipal parking-meter system

which communicates exclusively using a dedicated high-speed wireless network. Brookline has been using the Strix Access/One wireless mesh network to assist public safety and public service employees improve accuracy and timeliness of duties.

OpenMarket picks CellTrust SecureSMS for messaging

World - Mobile messaging and financial payment processing provider OpenMarket has selected the CellTrust's SecureSMS gateway to deploy a messaging platform for its customers in North America. OpenMarket, owned by Amdocs, provides services for wireless messaging infrastructure and software applications. The company offers on-demand services enabling its corporate customers to rapidly launch their product offers and promotions in the mobile channel. CellTrust's SecureSMS Gateway gives the message sender the ability to confirm when text messages are delivered and/or read via a highly encrypted, tamper-proof transfer process with no size limitations along with remote wipe functionality that ensures users can wipe the handset if it is lost or stolen. The CellTrust SecureSMS Gateway enables customers to use the same set of APIs to send both secure and normal SMS. The secure gateway can easily market and push the CellTrust SecureSMS micro-client to customers' mobile phones so they can receive and send secure text messages instantly. The service targets enterprises, governments, financial institutions and consumers transmitting sensitive and confidential information from handset-to-handset, server-to-handset or vice versa, who can now securely use the SMS channel. In addition, CellTrust SecureSMS includes end-to-end encryption; unique key for each handset with decryption limited to the designated device; unlimited message size; rebrandable to the business client's own identity via SecureSMS Fave icon.

World

Bank of Queensland launches m-banking service

Australia - Bank of Queensland has launched its mobile banking service. Customers can now access BOQ internet banking and the bank's website directly via their mobile phones. BOQ mobile banking customers can use their mobile phones to check balances, pay bills, transfer money across accounts, as well as authorise transactions on company accounts.

Additionally, the bank has also launched a mobile-friendly version of the BOQ website, so that users can access product information, latest announcements, as well as a bank branch and ATM locator tool. The service leverages Sandstone's BankLink Mobile browser-based mobile banking service.

VeriFone creates LatAm Integrated Systems Group

Latin America - Electronic payment services provider VeriFone has created a regional integrated systems organization for Latin America. The Integrated Systems Group for Latin America is expected to deliver integrated payment products and services, as well as exploit new market segments and opportunities across the region. Additionally, the company has appointed Gustavo Jimenez as the group's vice president and general manager. Jimenez has previously worked as VeriFone's vice president of business development for Latin America. The LAC Integrated Systems portfolio will include VeriFone's PAYware payment processing software solutions, along with services for specific market segments including petroleum, unattended, multilane retail, transportation, government and healthcare.

Dubai Bank to launch mobile banking service

United Arab Emirates - Dubai Bank is in the final stages of its pilot for the launch a new mobile banking service. The upgraded banking service is expected to enable bank customers to access their accounts and perform banking transactions using their internet-enabled mobile phones. Dubai Bank customers who already use the bank's internet banking service Dubai Bank Online will automatically be subscribed to the new mobile service free of charge. Users will be able to access information services, including details on branch and ATM locations, branch schedules and the bank's website. They will also be able to access card-related transactions, such as transfers, bill payments, and account opening.

Paynet links ATM network to M-Pesa

Kenya - Kenyan financial services outsourcing specialist Paynet has launched cardless ATM transactions, aimed at users of the M-Pesa mobile payments system. The PesaPoint ATM Network will allow M-Pesa users to access cash at ATMs without the need for a bank card. The ATMs have been adapted with a special button for users without a bank card. Users receive a unique PIN number from M-Pesa on their mobile

phone for each transaction request, which expires after two hours. M-Pesa is run by mobile network operator Safaricom.

Central Bank of Kenya supports mobile financial services

Kenya - The Central Bank of Kenya said it will not terminate the money transfer services offered by telecommunication companies. Instead, the regulator has urged commercial banks to partner with these companies in providing the services. CBK said in a statement that whereas the mobile companies' provision of financial services posed stiff competition to banks, the move was critical in ensuring efficient delivery of banking services. Zain has launched Sokotele and Safaricom introduced M-pesa money transfer services for their clients. In its latest annual report on Bank Supervision, the regulator says banking institutions need to use opportunities arising from developments in the ICT sector in to remain competitive.

Econet Wireless Kenya to launch mobile money transfers

Kenya - Mobile operator Econet Wireless Kenya it will roll-out an advanced network providing money transfer services, mobile banking and roaming services. The firm's CEO Michael Foley said the company has partnered with Obopay, a mobile payment service provider based in the US to allow its subscribers transfer money across the network. The company, which plans to invest KES 35 billion in the next two years, will rollout services in the second half of November. Econet has also partnered with Belgacom to set up a roaming network. Foley said that Ericsson is in the process of building its network infrastructure. The deal involves building of base transmission stations (BTs), switches and charging systems. By the end of next year, Econet plans to have 1,400 BTs.

Equity introduces mobile banking services in Kenya

Kenya - Equity Bank has launched mobile banking services in Kenya. The 'Benki Yangu Mkononi' service will enable the bank's customers to use their mobile phones to perform transactions without the presence of a fixed line point of sale terminal. The service includes bank account balance queries, money transfer, and request for statements. It can also be used to block lost or stolen ATM cards, top up airtime, cheque book request, and pay for utility bills, amongst a host of other transactions.

Over 1,500 sign up for BCR's online/SMS banking services

Rwanda - Some 1,500 customers have registered for the Internet and SMS banking which was introduced by the Commercial Bank of Rwanda. BCR's marketing and communications manager, Vivian Kayitesi said 302 customers had registered for online banking while 1,246 had chosen SMS. With SMS banking, clients can get instant information on their accounts using their mobile phones while internet banking allows the clients to consult their bank accounts 24 hours a day, 7 days a week without queuing up in the banking halls. BCR clients using SMS banking are also able to buy MTN airtime using money on their bank accounts at no extra charges.

MTN Uganda plans mobile money transfer service

Uganda - Mobile operator MTN Uganda is planning to introduce an electronic money transfer service, according to the New Vision. The paper cited MTN notifications to financial regulators on its intention to roll out the service, which has quickly moved to the testing phase. The newspaper said the service is timed to roll out in time for the Christmas/New Year festive season. The service will work along the same lines as the Safaricom M-Pesa system in Kenya. MTN subscribers wishing to send money will register with an authorised dealer and get a new SIM card with the money transfer application. The subscriber can then send money to another MTN user regardless of whether the recipient has registered with a money dealer, or not. Currently, Uganda has two local money transfer service providers, Posta Uganda and Simba Telecom, which charge 10-25 percent of the amount sent as commission.

Inside Contactless appoints CFO

World - NFC systems specialist Inside Contactless has appointed Richard Vacher Detourniere as its chief financial officer. In his new position, Detourniere plans to focus on transforming the ways in which people worldwide conduct transactions, access information and confirm their identities. Detourniere comes to Inside from French private equity and venture capital firm Siparex. Prior to Siparex, he served as a consultant with Price Waterhouse in audit and corporate finance capacities, both in France and in Central Europe.

PayByCash offers mobile payments option to e-merchants

World - US alternative payment systems provider PayByCash has partnered with mobile phone billing services developer Mobillcash to provide merchants with a mobile phone payment option, in addition to its more than 70 alternate payment options. The initiative targets online merchants and their customers across US, Netherlands, Belgium, UK, Sweden, Norway, Germany, Ireland and Finland. PayByCash functions like an e-commerce checkout method. The only thing that customers must do is select PayByCash from the point of sale page. PayByCash handles all the payment support. Clients are being offered payment choices according to their location (e.g. Dutch customers can pay via iDEAL). PayByCash's unique selling point is that the method does not charge the merchant, but the customer. PayByCash operates as a payment gateway in over 200 countries, including Australia, Argentina, Belgium, Canada, China, Denmark, France, Germany, Japan, UK and US.

mFoundry unveils m-banking service for iPhone

World - Mobile financial platform provider mFoundry has launched a mobile banking product for iPhone. mFoundry's iPhone m-banking service is available both as a stand-alone or supplement to other supported devices. The company has already configured iPhone mobile banking applications for existing customers. The first application is scheduled for launch in the App Store in the next few weeks. Financial institutions will be able to deploy mFoundry's iPhone m-banking application in 60 days.

Moneybookers launches SMS alerts service with Clickatell

World - Online payment systems provider Moneybookers has joined forces with mobile messaging services provider Clickatell as part of an initiative to send mobile SMS alerts on transactions for more than 5 million e-Wallet customers. As a result of this partnership, Moneybookers clients receive text notifications directly to their mobile phone when purchases are completed, goods are mailed or money transfers are wired. Thus, customers are able to monitor the transfers on their account and if necessary, to cancel some of the transactions. Moneybookers has also engaged in mobile banking with the launch of an SMS-based system powered by Clickatell.

Mobile banking gains popularity but security biggest concern

World - Consumer interest in mobile banking and payments services offered by financial institutions has increased significantly in the past two years, according to a consumer research study by Fiserv. Research revealed that 75 percent of those surveyed say they would consider using mobile banking services if offered, up dramatically from the 49 percent who expressed a willingness to try mobile banking services in a similar survey conducted in March 2006. Heavy users of mobile phones and other mobile devices, as well as younger consumers, have the strongest appetite for mobile banking services that help them gain control over finances with instant access to account balance information. Eighty-three percent of those aged 21-34 indicate they would consider using mobile banking services if available, compared to 75 percent among respondents as a whole. The most popular mobile banking activities among younger consumers include checking balances, locating an ATM or branch and receiving and paying household bills. For those who have not yet adopted mobile banking, security continues to be a concern as 72 percent of survey respondents indicated they worry about the security of accessing financial data using mobile devices. Yet, 82 percent of consumers say they would sign up with their financial institution for mobile security text messages that would alert them of password changes and other access changes, while 79 percent would sign up for account balance alerts. Cost was the second-most cited concern about mobile banking services. The survey also reveals that consumers under age 35 are less bothered than older segments with traditional barriers cited in the study to new technology adoption such as lack of knowledge about how services work and the 'loss of a paper trail,' making this 34-and-under age group a primary potential target for marketing campaigns launching mobile financial services.

G&D, ViVotek complete interoperability testing

World - Giesecke & Devrient (G&D) and ViVotek have concluded testing between their NFC products. The G&D and ViVotek interoperable system enables OTA provisioning of the financial account applet (virtual card) and also provisions the complete payment applet to the SIM card. The companies jointly confirmed the test was successfully performed using multiple Single Wire Protocol (SWP) prototype mobile phone

models. ViVOtech and G&D plan to use this joint technology infrastructure as the basis for an upcoming NFC field trial with a large European MNO and issuer bank.

Motorola enhances RFID suite

World - Motorola has introduced several RFID product enhancements and an increase in geographic availability. Motorola has broadened its portfolio of services to meet the latest regional industry standards and has announced a new handheld RFID reader for the European market, the certification of its mobile RFID reader in six new countries in Asia and a global firmware upgrade to increase the performance capability of its XR series fixed reader. The Motorola MC9090-G RFID Handheld Reader is rugged, lightweight and ergonomically well-balanced. The MC9090-G is a new European R1 version of Motorola's high-performance RFID handheld reader and is compliant with current ETSI 302 208 standards required for operation in countries in the European Union. The new R1 version offers integrated RFID reading / writing and barcode scanning and is able to switch to multiple channels and transmit at all times. The long read ranges produced by the linear antennae make the reader ideal for retail, manufacturing, transportation and logistics applications including shipping and receiving, work-in-process, item-level in-store inventory management and asset, baggage and cargo tracking. The new European version of the MC9090-G RFID handheld reader is expected to be available in mid-September and will be priced at USD 4,995. It is available with Motorola's Service from the Start with Comprehensive Coverage.

Motorola has also announced a global firmware upgrade that will offer an LLRP (low level reader protocol) interface for increased flexibility to its XR family of fixed RFID readers. By integrating LLRP, Motorola's XR family of products can plug and play into any pre-existing RFID system. In addition, the reader will also now be compliant with the latest ETSI 302 208 standard, eliminating duty cycle restrictions and increasing frequency agility for users in the European Union. The upgrade will provide extended read/write Gen-2 memory support (with 512 bit max packet size) and enable XR readers to more efficiently process large amount of tag information. The firmware upgrade will be applicable to XR440, XR450 and XR480 fixed readers and is expected to be available in October via a free download on the Motorola website. Motorola has also announced that the RD5000 mobile RFID reader is newly certified for use in Malaysia, Thailand, Hong

Kong and Singapore, and will be certified for China and Taiwan by the end of 2008. This compact, rugged reader with integrated antenna was originally designed for use on forklifts and other vehicles, but can be installed almost anywhere a cabled fixed reader would not be practical. The RD5000 provides proximity and motion sensors to extend battery life, as well as wireless LAN connectivity so assets can be tracked using granular real-time information. Motorola's RD5000 mobile RFID reader is priced at USD 4,995 and is available with Motorola's Service from the Start with Comprehensive Coverage.

Alcatel-Lucent launches consumer NFC application pack

World - Alcatel-Lucent's Ventures programme launched 'tikitag', a consumer service, at the DEMOfall 08 conference in San Diego. Tikitag uses innovations within Bell Labs. Tikitag enables the launching of online applications by touching an NFC device, such as a mobile phone, to an item tagged with an NFC chip. Tikitag will be offered as a beta starter package on 1 October through e-commerce websites. The package will include a USB-enabled NFC reader and electronic tags, and provide access to a community website where users can create and share new and off-the-shelf tikitag applications. Initial applications available for download include the ability to link tags to URLs or linking tagged souvenirs to photo albums. Tikitag features a flexible API that allows third parties to customise and embed tikitag functionality into their offerings. At the core of the tikitag service is the tikitag Application Correlation Server (ACS), which manages the link between an NFC tag and a corresponding action to be initiated. When an NFC-enabled device (PC, Mac or NFC enabled mobile phone) touches the NFC tag, it automatically connects with the tikitag ACS. The ACS then directs the internet-enabled device to access the appropriate online content and applications. Pricing of the beta starter kit, which includes an NFC reader, 10 NFC tags, and access to the tikitag community site, is USD 49.95.

Billing Revolution unveils single-click m-commerce platform

World - Mobile commerce company Billing Revolution has launched Single-click, a mobile billing and payments service enabling retailers to sell products to on-the-go consumers. Billing Revolution's technology is compatible with most phones without requiring users to enter a user name or pin code every time they make a purchase. The service enables worldwide off-deck

purchases. To make a transaction, users should access Billing Revolution's purchase page, provide their credit card information, after which they receive a SMS receipt on their phone. After clicking the receipt link, the authentication process is complete and future purchases are all single-click enabled. Additionally, Billing Revolution's authentication service provides merchants with management tools, including restricting or allowing paying customer access. Billing Revolution's single-click tool enables consumers to access mobile shopping, and mobile operators to sell goods and services not currently allowed on their bills, such as physical goods and purchases that exceed USD 20.

VeriFone revenues up 12 percent in Q3

World - Electronic payment services provider VeriFone's FY third-quarter revenues jumped 12 percent to USD 258.7 million at the end of June. Net revenues from VeriFone's International business rose 26 percent, while net revenues from VeriFone's North America business dropped by 6 percent. Non-GAAP gross margins were 37.6 percent for the three months ended 31 July, versus 41.4 percent in the same period last year. GAAP gross margins stood at 34.2 percent versus 36.9 percent at the end of July 2007. Operating expenses for the period rose tot USD 83.1 million versus USD 63.8 million for the same months of 2007. GAAP Net loss per share for the third quarter of FY 2008 was USD 0.09 per diluted share, compared to USD 0.51 per diluted share in the same period last year. Non-GAAP net income reached USD 0.32 per diluted share, compared to USD 0.34 per diluted share for the same quarter of 2007.

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Mobile Web Europe

September 24, 2008 - London - United Kingdom, Informa Telecoms & Media

Youth Marketing in Telecoms

October 6, 2008 - Amsterdam - Netherlands, Jacob Fleming Conferences

Mobile Marketing Forum Europe

October 7, 2008 - Budapest - Hungary, Mobile Marketing Association (MMA)

Developing and Marketing Telecom Services for Business Customers

October 8, 2008 - Amsterdam - Netherlands, Jacob Fleming Conferences

European Network Forensic And Security Conference

October 15, 2008 - Heerlen - Netherlands, Conference Agency Maastricht

Mobile Internet World

October 21, 2008 - Boston - United States, Trendsmedia

Next Generation Billing and Customer Management

November 6, 2008 - Amsterdam - Netherlands, Jacob Fleming Conferences

Mobile Money Transfer 2008

November 10, 2008 - Dubai - United Arab Emirates, Clarion Events Ltd.

Mobile Marketing Forum San Diego

November 12, 2008 - San Diego - United States, Mobile Marketing Association (MMA)

IT & Banking

November 18, 2008 - Amsterdam - Netherlands, Euroforum

Mobile & NFC Payment Strategies

November 24, 2008 - Budapest - Hungary, IIR

Next generation payments 2008

December 16, 2008 - Amsterdam - Netherlands, IIR

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